## WHAT IS CLAIMED IS:

1. An electronic asset utilization system comprising:
a terminal which is connected to a communications network
and outputs a signal for instructing transmission of a desired
electronic asset on a predetermined date and time;

a server which is connected to the communications network and transmits the desired electronic asset to the terminal or to another predetermined terminal on the predetermined date and time.

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2. The electronic asset utilization system as defined in claim 1, wherein the server comprises

settlement processing means for settling a charge billed to the electronic asset represented by the signal;

issuance means which, after the settlement processing means has settled the charge, issues an exchange certificate verifying the user's right to receive the electronic asset, and the electronic asset corresponding to the exchange certificate; and

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processing means which transmits the exchange certificate issued by the issuance means to the terminal or to another predetermined terminal and transmits the electronic asset, on the predetermined date and time, to the terminal to which the exchange certificate has been transmitted.

3. An electronic asset utilization system comprising: a terminal which is connected to a communications network and outputs a signal for requesting purchase of a desired electronic asset; and

a server which is connected to the communications network and comprises settlement processing means for settling a charge billed to the electronic asset represented by the signal, issuance means for issuing an exchange certificate capable of being exchanged for the electronic asset, and the electronic ticket corresponding to the exchange certificate after the settlement processing means has settled the charge, and processing means for transmitting to the terminal or another predetermined terminal the exchange certificate issued by the issuance means, wherein,

when an exchange certificate is submitted to the server by way of the communications network, the processing means transmits, to the terminal that has submitted the exchange certificate, an electronic asset corresponding to the exchange certificate.

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4. The electronic asset utilization system as defined in claim 3, wherein, in a case where the terminal is a portable mobile terminal, submission of an exchange certificate to the server and/or transmission of an electronic asset to the terminal

that has submitted the exchange certificate are carried out by way of a stationary terminal which can exchange data with the terminal and is disposed to be stationary.

- 5. The electronic asset utilization system as defined in any one of claims 2, 3, and 4, wherein the exchange certificate comprises settlement information indicating that the charge billed to the electronic asset has already been settled, and status information indicating that the corresponding electronic asset has not yet been received.
- 6. The electronic asset utilization system as defined in claim 5, wherein an expiration date by which the exchange certificate can be exchanged for a corresponding electronic asset is set for the exchange certificate.
- 7. The electronic asset utilization system as defined in claim 6, wherein, in a case where the exchange certificate has not yet been exchanged for the electronic asset corresponding to the exchange certificate even though the expiration date is at hand, the processing means sends, to the terminal to which the exchange certificate has been transmitted, a message indicating that the expiration date is very close at hand.

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8. The electronic asset utilization system as defined in claim 6 or 7, wherein, in a case where the exchange certificate has not yet been exchanged for the electronic asset corresponding to the exchange certificate even when the expiration date is close at hand, the processing means issues to the terminal to which the exchange certificate has been transmitted a request for downloading the electronic asset or forcibly transmits the electronic asset corresponding to the exchange certificate to the terminal.

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9. The electronic asset utilization system as defined in any one of claims 6, 7, and 8, wherein the server has past-due processing means, and in the event that the exchange certificate still has not been exchanged for a corresponding electronic asset even after lapse of the expiration date of the exchange certificate, the past-due processing means sends, to the terminal to which the exchange certificate has been transmitted, a message indicating that the expiration date has passed and a request for downloading the electronic asset, or forcedly transmits the electronic asset.

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10. The electronic asset utilization system as defined in any one of claims 7, 8, and 9, wherein the past-due processing means issues to the terminal to which the exchange certificate has been transmitted a request for deleting or invoking the expired

exchange certificate.

- 11. The electronic asset utilization system as defined in any one of claims 7, 8, 9, and 48 wherein, upon receipt of the message or the download request from the server, the terminal indicates, on a display section, the message or details of the download request and/or details of the exchange certificate.
- 12. The electronic asset utilization system as defined in any one of claims 7, 8, 9, 11, and 48 wherein, upon receipt of the message or the download request from the server, the terminal issues voice notification indicating receipt of the message or the download request.
- 13. The electronic asset utilization system as defined in claim 10, wherein, upon receipt of a request for deleting or invoking the expired exchange certificate from the past-due processing means, the terminal deletes or invokes the exchange certificate.

14. An electronic asset utilization system comprising:
a terminal which is connected to a communications network
and outputs a signal for requesting booking of a desired electronic
asset; and

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a server which is connected to the communications network and comprises issuance means for issuing a receipt certificate verifying booking of a desired electronic asset represented by the signal, processing means for transmitting the receipt certificate issued by the issuance means to the terminal or to another predetermined terminal, and settlement processing means for settling a charge billed to the electronic asset corresponding to the receipt certificate, wherein,

in a case where the receipt certificate is submitted to the server by way of the communications network, after the settlement processing means has settled the charge billed to the electronic asset corresponding to the receipt certificate in accordance with requirements described on the receipt certificate, the issuance means issues the electronic asset corresponding to the receipt certificate and the processing means transmits the thus-issued electronic asset to the terminal that has submitted the receipt certificate

in claim 14, wherein, in a case where the terminal is a portable mobile terminal, submission of a receipt certificate to the server, settlement of the charge billed to the electronic asset, and/or transmission of the electronic asset to the terminal that has submitted the receipt certificate are carried out by way of a

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stationary terminal which is connected to the communications network, can transfer data with respect to the terminal, and is disposed to be stationary.

16. The electronic asset utilization system as defined in claim 14 or 15, wherein the receipt certificate contains information about the booked electronic asset and information about the receipt certificate

17. The electronic asset utilization system as defined in claim 16, wherein an expiration date is set for the receipt certificate such that the electronic asset can be received on time.

- 18. The electronic asset utilization system as defined
  15 in claim 17, wherein the server issues to the terminal to which
  the receipt certificate has been transmitted a request for
  deleting or invoking an expired receipt certificate.
- 19. The electronic asset utilization system as defined
  20 in claim 18, wherein, upon receipt of a request for deleting or
  invoking the expired receipt certificate from the server, the
  terminal deletes or invokes the receipt certificate.
  - 20. The electronic asset utilization system as defined

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in any one of claims 1, 2, 3, 4, 9, 14 and 15, wherein the server has retransmission processing means, and, in the event that transmission of an electronic asset an exchange certificate, or a receipt certificate has failed, the retransmission processing means retransmits the electronic asset, the exchange certificate, or the receipt certificate.

- in any one of claims 2, 3, and 14, wherein the server has retaining means for retaining the electronic asset, the exchange certificate, and/or the receipt certificate issued by the issuance means, and the retaining means retains the electronic asset even when the exchange certificate corresponding to the retained electronic asset has expired and retains the receipt certificate even when the retained receipt certificate has expired.
- 22. The electronic asset utilization system as defined in any one of claims 1 through 21, wherein the server has electronic asset status management means for managing the status of the electronic asset issued by the issuance means.
- 23. An electronic asset utilization method using an electronic asset utilization system having a terminal connected

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to a communications network and a server connected to the communications network, the method comprising:

an instruction step of instructing the server to transmit a desired electronic asset on a predetermined date and time; and

an electronic asset transmission step of transmitting the desired electronic asset to the terminal or to another predetermined terminal on the predetermined date and time, in accordance with the instruction.

24. The electronic as set utilization method as defined in claim 23, further comprising:

a settlement step of settling a charge billed to the electronic asset instructed in the instruction step;

an issuance step of issuing an exchange certificate verifying the user's right to receive the electronic asset, and the electronic asset corresponding to the exchange certificate; and

an exchange certificate transmission step of transmitting to the terminal or another predetermined terminal the exchange certificate issued in the issuance step, wherein in the electronic asset transmission step the electronic asset is transmitted to the terminal to which the exchange certificate has been transmitted.

25. An electronic asset utilization method using an electronic asset utilization system having a terminal connected to a communications network and a server connected to the communications network, the method comprising:

a purchase request step of requesting the server to purchase a desired electronic asset;

a settlement step of settling a charge billed to the electronic asset requested in the purchase request step;

an issuance step of issuing an exchange certificate capable of being exchanged for the electronic asset, and the electronic ticket corresponding to the exchange certificate;

an exchange certificate transmission step of transmitting to the terminal or another predetermined terminal the exchange certificate issued in the issuance step;

an exchange certificate submission step in which the terminal submits the exchange certificate to the server by way of the communications network; and

an electronic asset transmission step of transmitting to the terminal that has submitted the exchange certificate an electronic asset corresponding to the exchange certificate.

26. The electronic asset utilization method as defined in claim 25, wherein, in a case where the terminal is a portable mobile Terminal, in the exchange certificate submission step

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and/or the electronic asset transmission step submission of an exchange certificate and/or transmission of the electronic asset are carried out by way of a stationary terminal which is connected to the communications network, can exchange data with the terminal, and is disposed to be stationary.

- 27. The electronic asset utilization method as defined in any one of claims 24, 25, and 26, wherein the exchange certificate comprises settlement information indicating that the charge billed to the electronic asset has already been settled and status information indicating that the corresponding electronic asset has not yet been received.
- 28. The electronic asset utilization method as defined in claim 27, wherein an expiration date by which the exchange certificate can be exchanged for a corresponding electronic asset is set for the exchange certificate.
- 29. The electronic asset utilization method as defined 20 in claim 28, further comprising a first message transmission step of, in a case where the exchange certificate has not yet been exchanged for the electronic asset corresponding to the exchange certificate even though the expiration date is at hand, sending, to the terminal to which the exchange certificate has been

transmitted, a message indicating that the expiration date is very close at hand.

30. The electronic asset utilization method as defined in claim 28 or 29, further comprising a download request step or a forcibly transmit step of, in a case where the exchange certificate still has not been exchanged for the electronic asset corresponding to the exchange certificate even when the expiration date is close at hand, issuing to the terminal to which the exchange certificate has been transmitted a request for downloading the electronic asset or forcibly transmitting the electronic asset corresponding to the exchange certificate to the terminal

in any one of claims 28, 29, and 30, further comprising a second message transmission step of transmitting, to the terminal to which the exchange certificate has been transmitted, a message indicating that the expiration date has passed in the event that the exchange certificate has still not been exchanged for a corresponding electronic asset even after lapse of the expiration date of the exchange certificate; a download request step of issuing, to the terminal to which the exchange certificate has been transmitted, a request for downloading the electronic asset

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in the event that the exchange certificate has still not been exchanged for a corresponding electronic asset even after lapse of the expiration date of the exchange certificate; or an electronic asset forced transmission step of forcedly transmitting the electronic asset to the terminal to which the exchange certificate has been transmitted in the event that the exchange certificate has still not been exchanged for a corresponding electronic asset even after lapse of the expiration date of the exchange certificate.

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- 32. The electronic asset utilization method as defined in claim 31, further comprising an exchange certificate deletion/invocation request step of issuing to the terminal to which the exchange certificate has been transmitted a request for deleting or invoking the expired exchange certificate.
- 33. An electronic asset utilization method using an electronic asset utilization system having a terminal connected to a communications network and a server connected to the communications network, the method comprising:

a booking request step of requesting booking of a desired electronic asset;

a receipt certificate issuance step of issuing a receipt certificate verifying booking of a desired electronic asset

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requested in the booking request step;

a receipt certificate transmission step of transmitting, to the terminal or another predetermined terminal, the receipt certificate issued in the receipt certificate issuance step;

a receipt certificate submission step in which the terminal submits a receipt certificate to the server by way of the communications network;

a settlement step of settling a charge billed to the electronic asset submitted in the receipt certificate submission step, in accordance with requirements described in the receipt certificate;

an electronic asset issuance step of issuing the electronic asset corresponding to the receipt certificate; and an electronic asset transmission step of transmitting to the terminal that has submitted the receipt certificate the electronic asset issued in the electronic asset issuance step.

34. The electronic asset utilization method as defined in claim 33, wherein, in a case where the terminal is a portable mobile terminal, in the receipt certificate submission step, the settlement step, and/or the electronic asset transmission step, submission of a receipt certificate to the server, settlement of the charge billed to the electronic asset and/or transmission of the electronic asset are carried out by way of a stationary

terminal which is connected to the communications network, can transfer data with respect to the terminal, and is disposed to be stationary.

- 5 35. The electronic asset utilization method as defined in claim 33 or 34, wherein the receipt certificate contains information about the booked electronic asset and information about the receipt certificate.
  - 36. The electronic asset utilization method as defined in claim 35, wherein an expiration date is set for the receipt certificate such that the electronic asset can be received.
- 37. The electronic asset utilization method as defined in claim 36, further comprising a receipt certificate deletion/invocation step of issuing to the terminal to which the receipt certificate has been transmitted a request for deleting or invoking an expired receipt certificate.

38. The electronic asset utilization method as defined in any one of claims 23, 24, 25, 26, 31, 33, and 34, further comprising a retransmission step of, in the event that transmission of the issued electronic asset, exchange certificate, or receipt certificate has failed in the electronic asset

transmission step, the electronic asset forced transmission step, the exchange certificate transmission step, or the receipt certificate transmission step, retransmitting the electronic asset, the exchange certificate, or the receipt certificate.

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- A server which is connected to a terminal by way 39. of a communications network and which transmits a desired electronic asset to the terminal or/another predetermined terminal on a predetermined date and time in accordance with an instruction signal issued from the terminal for transmitting the desired electronic asset on the predetermined date and time.
- The server as defined in claim 39, further 40. comprising:

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settlement processing means for settling a charge billed to the electronic asset represented by the signal;

issuance means which, after the settlement processing means has settled the charge, issues an exchange certificate verifying the user's right to receive the electronic asset, and the electronic asset corresponding to the exchange certificate;

and

processing means which transmits to the terminal or another predetermined terminal the exchange certificate issued issuance means and transmits the electronic asset, on the predetermined date and time, to the terminal to which the exchange certificate has been transmitted.

41. A server connected to a terminal by way of a communications network, the server comprising:

settlement processing means for settling a charge billed to a desired electronic asset represented by the signal, in accordance with a request signal issued by the terminal for purchasing the electronic asset;

issuance means for issuing an exchange certificate capable of being exchanged for the electronic asset, and the electronic ticket corresponding to the exchange certificate after the settlement processing means has settled the charge; and

processing means for transmitting the exchange certificate issued by the issuance means to the terminal or another predetermined terminal, wherein,

when an exchange certificate is submitted to the server by way of the communications network, the processing means transmits, to the terminal that has submitted the exchange certificate, an electronic asset corresponding to the exchange certificate.

42. A server connected to a terminal by way of a communications network, the server comprising:

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issuance means for issuing a receipt certificate verifying booking of a desired electronic asset represented by the signal, in accordance with a request signal issued by the terminal for booking the desired electronic asset;

processing means for transmitting to the terminal or another predetermined terminal the receipt certificate issued by the issuance means:

settlement processing means for settling a charge billed to the electronic asset corresponding to the receipt certificate, wherein,

in a case where the receipt certificate is submitted to the server by way of the communications network, after the settlement processing means has settled the charge billed to the electronic asset corresponding to the receipt certificate in accordance with requirements described on the receipt certificate, the issuance means issues the electronic asset corresponding to the receipt certificate and the processing means transmits the thus-issued electronic asset to the terminal that has submitted the receipt certificate.

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43. A server apparatus for use with an electronic asset utilization system comprising:

a terminal which is connected to a communications network and outputs a signal for instructing transmission of a desired

electronic asset on a predetermined date and time; and

a server which is connected to the communications network and transmits the desired electronic asset to the terminal or another predetermined terminal on the predetermined date and time.

44. The server apparatus as defined in claim 43, wherein the server apparatus comprises

settlement processing means for settling a charge billed to the electronic asset represented by the signal;

issuance means which, after the settlement processing means has settled the charge, issues an exchange certificate verifying the user's right to receive the electronic asset, and the electronic asset corresponding to the exchange certificate; and

processing means which transmits to the terminal or another predetermined terminal the exchange certificate issued by the issuance means and transmits the electronic asset, on the predetermined date and time, to the terminal to which the exchange certificate has been transmitted.

45. A server apparatus for use with an electronic asset utilization system comprising:

a terminal which is connected to a communications network and outputs a signal for requesting purchase of a desired

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electronic asset; and

a server which is connected to the communications network and comprises settlement processing means for settling a charge billed to the electronic asset represented by the signal, issuance means for issuing an exchange certificate capable of being exchanged for the electronic asset, and the electronic ticket corresponding to the exchange certificate after the settlement processing means has settled the charge, and processing means for transmitting to the terminal or another predetermined terminal the exchange certificate issued by the issuance means, wherein,

when an exchange certificate is submitted to the server by way of the communications network, the processing means transmits, to the terminal that has submitted the exchange certificate, an electronic asset corresponding to the exchange certificate.

46. A server apparatus for use with an electronic asset utilization system comprising:

a terminal which is connected to a communications network and outputs a signal for requesting booking of a desired electronic asset; and

a server which is connected to the communications network and comprises issuance means for issuing a receipt certificate verifying booking of a desired electronic asset represented by

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the signal, processing means for transmitting to the terminal or another predetermined terminal the receipt certificate issued by the issuance means, and settlement processing means for settling a charge billed to the electronic asset corresponding to the receipt certificate, wherein,

in a case where the receipt certificate is submitted to the server by way of the communications network, after the settlement processing means has settled the charge billed to the electronic asset corresponding to the receipt certificate in accordance with requirements described on the receipt certificate, the issuance means issues the electronic asset corresponding to the receipt certificate and the processing means transmits the thus-issued electronic asset to the terminal that has submitted the receipt certificate.

47. A computer-readable recording medium on which there is recorded a program for causing a computer to execute an electronic asset utilization method as defined in any one of claims 23 through 38.

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48. The electronic asset utilization system as defined in claim 6, wherein, in a case where the exchange certificate has not yet been exchanged for the electronic asset corresponding to the exchange certificate even when the expiration date is close

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at hand, the processing means sends, to the terminal to which the exchange certificate has been transmitted, a message indicating that the expiration date is close at hand, and

in a case where the exchange certificate has not yet been exchanged for the electronic asset corresponding to the exchange certificate even when the expiration date is very close at hand, the processing means issues to the terminal to which the exchange certificate has been transmitted a request for downloading the electronic asset or forcibly transmits the electronic asset corresponding to the exchange certificate to the terminal.

- 49. The electronic asset utilization method as defined in claim 28, further comprising a download request step or a forcibly transmit step of, in a case where the exchange certificate still has not been exchanged for the electronic asset corresponding to the exchange certificate even when the expiration date is close at hand, issuing to the terminal to which the exchange certificate has been transmitted a request for downloading the electronic asset or forcibly transmitting the electronic asset corresponding to the exchange certificate to the terminal.
- 50. The electronic asset utilization system as defined in claim 17, wherein, in a case where the receipt certificate has

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not yet been exchanged for the electronic asset corresponding to the receipt certificate even when the expiration date is close at hand, the processing means sends, to the terminal to which the receipt certificate has been transmitted, a message indicating that the expiration date is close at hand.

- 51. The electronic asset utilization system as defined in claim 17, wherein the terminal displays at least one of the message and a content of the receipt certificate on a display portion, when the terminal receives the message from the server.
- 52. The electronic asset utilization system as defined in claim 50 or 51, wherein the terminal generates a sound representing a receiving of the message, when the terminal receives the message from the server.

in plaim 36, further comprising third message sending step for sending to the terminal to which the receipt certificate has been transmitted, a message indicating that the expiration date is close at hand, in a case where the receipt certificate has not yet been exchanged for the electronic asset corresponding to the receipt certificate even when the expiration date is close at hand.

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